Case 09-29158 Doc 1 Filed 08/10/09 Entered 08/10/09 10:36:10 Desc Main

Page 1 of 33 Official Form 1 (1/08) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle): Stuhr, Nadine A All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 2601 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 1627 S Greenwood Ave Park Ridge IL ZIPCODE ZIPCODE 60068 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business Chapter of Bankruptcy Code Under Which** Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above **Nature of Debts** (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily entity below Clearing Bank in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 25,001- $\boxtimes$ 1,000 5,001-10,001-50,001-100,000 50-99 100-199 200-999 Over 1-49 50,000 5,000 10,000 25,000 100 000 Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 More than \$50,000,001 \$100,000,001 \$500,000,001 \$500,000 \$1 billion \$50,000 \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion million million million million Estimated Liabilities \$500,001 \$0 to \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$100,000 \$500,000 to \$1 to \$50 to \$100 to \$500 \$50,000 to \$10 to \$1 billion \$1 billion million million million million

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Official Form 1 (1/08)	ieni Paye 2 01 33	FORM B1, Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Nadine A Stuhr	
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach additional	l sheet)
Location Where Filed:	Case Number:	Date Filed:
NONE  Location Where Filed:	Case Number:	Date Filed:
Location where riied:	Case Number:	Date rilea:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	f this Debtor (If more than one, atta	ach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE District:	Relationship:	Judge:
District.	Kelauonsmp.	Juago.
Exhibit A	Ex	hibit B
(To be completed if debtor is required to file periodic reports	(To be completed if d	
(e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities	whose debts are prima I, the attorney for the petitioner named in the f	
Exchange Act of 1934 and is requesting relief under Chapter 11)	have informed the petitioner that [he or she] m	C 01
	or 13 of title 11, United States Code, and have	1
	each such chapter. I further certify that I have	delivered to the debtor the notice
	required by 11 U.S.C. §342(b).	
Exhibit A is attached and made a part of this petition	X /s/ Richard D. Grossman	n 08/10/2009
	Signature of Attorney for Debtor(s)	Date
	Exhibit C	
Describe debter over an horse procession of any property that posses or is allow		to muhilio hooleh
Does the debtor own or have possession of any property that poses or is alleg or safety?	ged to pose a tilreat of illiminent and identifiable in	агт to рионе неани
Yes, and exhibit C is attached and made a part of this petition.		
⊠ No		
	Exhibit D	
(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach a separate Exhib	bit D.)
Exhibit D completed and signed by the debtor is attached and made	part of this petition.	
If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Regarding the Debtor - Venue	
	ck any applicable box)	
Debtor has been domiciled or has had a residence, principal place of bus		ays immediately
preceding the date of this petition or for a longer part of such 180 days the	·	
There is a bankruptcy case concerning debtor's affiliate, general partner,		
Debtor is a debtor in a foreign proceeding and has its principal place of the principal place of the principal place of the principal place.	• •	
principal place of business or assets in the United States but is a defenda the interests of the parties will be served in regard to the relief sought in		ourt] in this District, or
1 0	o Resides as a Tenant of Residential Property	
•	applicable boxes.)	
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the follow	wing.)
	(Name of landlord that obtained judgn	ment)
	,	ĺ
	(Address of landlord)	
☐ Debtor claims that under applicable nonbankruptcy law, there are	circumstances under which the debtor would be r	permitted to cure the
entire monetary default that gave rise to the judgment for possession		
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the 30-da	ay
☐ Debtor certifies that he/she has served the Landlord with this certif	fication. (11 U.S.C. § 362(1)).	
	· · · · · · · · · · · · · · · · · · ·	

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Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Nadine A Stuhr
	Signatures
$Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$	Signature of a Foreign Representative
declare under penalty of perjury that the information provided in this petition is true and correct.  If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)
If no attorney represents me and no bankruptcy petition preparer igns the petition] I have obtained and read the notice required by 1 U.S.C. §342(b)	☐ I request relief in accordance with chapter 15 of title 11, United States  Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
${ m X}$ $^{/s/}$ Nadine A Stuhr	-   x
Signature of Debtor	(Signature of Foreign Representative)
Signature of Joint Debtor	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	08/10/2009
08/10/2009 Date	(Date)
Signature of Attorney*	
X /s/ Richard D. Grossman Signature of Attorney for Debtor(s)  Richard D. Grossman 1072641  Printed Name of Attorney for Debtor(s)  Law Offices Richard D. Grossman  Firm Name  225 West Wacker Drive  Address  20th Floor	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Chicago IL 60606 312-750-9308	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number  08/10/2009  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership)	- V
declare under penalty of perjury that the information provided in his petition is true and correct, and that I have been authorized to ile this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 1, United States Code, specified in this petition.	X  Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
X Signature of Authorized Individual	— Inot all murvidual.
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
08/10/2009	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Date

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre <i>Nadine A Stuhr</i>		Case No. Chapter	7
	Debtor(s)		

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Check the til live statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official For	<b>_a_a_a_iDD</b> _2 <b>21</b> 58	Doc 1	Filed 08/10/09 Document	Entered 08/10/09 10:36:10 Page 5 of 33	Desc Main
Must be accompa	anied by a motion for determined by a motion for	rmination by ed in 11 U.S. alizing and m d in 11 U.S.C pate in a crea	the court.] C. § 109 (h)(4) as impaire taking rational decisions where the country is the country in particular taken as the country in the c	se of: [Check the applicable statement]  d by reason of mental illness or mental defici- tith respect to financial responsibilities.); ly impaired to the extent of being unable, after erson, by telephone, or through the Internet.);	r
<del></del>	5. The United States truste 09(h) does not apply in this		otcy administrator has dete	rmined that the credit counseling requiremen	t
I certify ι	under penalty of perjury	that the info	ormation provided abov	e is true and correct.	
Signature of Deb	otor: /s/ Nadine	A Stuh	nr		
Date: 08/10	/2009				

## FORM B6A (Official Form 6A) (1207) Doc 1 Filed 08/10/09 Entered 08/10/09 10:36:10 Desc Main Document Page 6 of 33

In re Nadine A Stuhr	, Case No
Debtor(s)	(if known)

### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's	W Deducting any	Amount of
	Interest in Property  Husband Wife Join Community	tJ Secured Claim or	Secured Claim
Marital Residence located at 1812 N 73rd Ave, Elmwood Park, IL 60707, County of Cook. Residence is Husband's pre-marital property; however, Husband signed quit claim deed 12/2007 in order to attain Joint mortgage. Market value: \$362,083.00, outstanding balance on mortgage \$387,368.31.		J \$ 362,083.00	\$ 362,083.00

**TOTAL \$** (Report also on Summary of Schedules.)

362,083.00

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In re <b>Nadine A Stuhr</b>	Case No.
Debtor(s)	(if known

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint-	-H -W	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or
	е		Community-		Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession			\$ 75.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account no. XX7948 with Chase Ban Chicago, IL 60670 Location: In debtor's possession	k,		\$ 149.17
		Savings Account no. XX8653 with Chase Bank Chicago, IL 60670 Location: In debtor's possession	.,		\$ 329.37
Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit with Landlord Location: In landlord's possession			\$ 1,200.00
Household goods and furnishings, including audio, video, and computer equipment.		Ordinary Household Goods and Furnishings Location: In debtor's possession			\$ 2,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.		Basic Wearing Apparel Location: In debtor's possession			\$ 400.00
7. Furs and jewelry.		Jewelry: 2nd-hand marquise diamond engagement ring with small chips on either side. \$300.00. 2nd-hand wedding band with small diamond chips: \$150.00. The costume jewelry \$50.00.			\$ 500.00

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In re <b>Nadine A Stuhr</b>	. Case No.
Debtor(s)	, (if known

## **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Officely			
Type of Property	N o n		lusband Wife Joint- nmunity	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		Location: In debtor's possession			
Firearms and sports, photographic, and other hobby equipment.	x				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K Retirement Plan with Employer, Trustee: New York Life Location: In debtor's possession			\$ 60,300.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock Account: E-Trade Account Location: In debtor's possession			\$ 582.00
Interests in partnerships or joint ventures. Itemize.	x				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				

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In re <b>Nadine A Stuhr</b>	Case No.
Debtor(s)	(if known

## **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Orice)		
Type of Property	N o n	Description and Location of Property Н	usband- Wife-	Current Value of Debtor's Interest, in Property Without Deducting any
	е	Com	Joint nmunity-	Secured Claim or Exemption
Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		2006 Honda CRV with 31,000 miles in good condition. Outstanding balance on auto loan: \$19,079.33. Kelley Blue Book value: \$13,000.00. Payments are current. Location: In debtor's possession		\$ 13,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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In re Nadine A Stuhr	Case No.
Debtor(s)	, (if known

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash on hand	735 ILCS 5/12-1001(b)	\$ 75.00	\$ 75.00
Checking Account	735 ILCS 5/12-1001(b)	\$ 149.17	\$ 149.17
Savings Account	735 ILCS 5/12-1001(b)	\$ 329.37	\$ 329.37
Security Deposit	735 ILCS 5/12-1001(b)	\$ 864.46	\$ 1,200.00
Household Goods and Furnishings	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 2,000.00
Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 400.00	\$ 400.00
Jewelry	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
401K Retirement Plan	735 ILCS 5/12-1006	\$ 60,300.00	\$ 60,300.00
Stock Account	735 ILCS 5/12-1001(b)	\$ 582.00	\$ 582.00
2006 Honda CRV	735 ILCS 5/12-1001(c)	\$ 0.00	\$ 13,000.00

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B6D (Official Form 6D) (12/07)

In reNadine A Stuhr	, Case No.	
Debtor(s)	_	(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H- W- J	ate Claim was Incurred, Nature f Lien, and Description and Market alue of Property Subject to Lien Husband -Wife Joint Community	Contingent	Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 7404  Creditor # : 1  American Honda Finance Corp  P O Box 5308  Elgin IL 60121-5308			01/2009 Auto Loan Value: \$ 13,000.00			\$ 19,079.33	\$ 6,079.33
Account No: 1391  Creditor # : 2  Chase Home Finance LLC  P O Box 24696  Columbus OH 43224-0696	X	J	2007 Mortgage Value: \$ 362,083.00			\$ 387,368.31	\$ 25,285.31
Account No:			Value:				
No continuation sheets attached		1	Sui (Total c	of thi	otal S	\$ 406,447.64	

(Report also on Summary of Schedules.)

(If applicable, report also or Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (1207) 09-29158 Doc 1 Filed 08/10/09 Entered 08/10/09 10:36:10 Desc Main Document Page 12 of 33

In re Nadine A Stuhr Case No.

Debtor(s)

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the

mari cont	appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)									
box	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.									
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to rity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts or this total also on the Statistical Summary of Certain Liabilities and Related Data.									
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer s report this total also on the Statistical Summary of Certain Liabilities and Related Data.									
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.									
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)									
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).									
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).									
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).									
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).									
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).									
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).									
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).									
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).									
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).									

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re_Nadine A Stuhr	,	Case No.	
Debtor(s)			(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1006  Creditor # : 1  American Express  c/o Becket and Lee  P O Box 3001  Malvern PA 19355			2006 to 2007 Credit Card Debt Case No. 09M2001949				\$ 20,331.36
Account No: 1006  Representing: American Express			Zwicker & Associates PC 7366 N Lincoln Ave Suite 404 Lincolnwood IL 60712				
Account No: 5959  Creditor # : 2  Bank of America  P O Box 15026  Wilmington DE 19850-5026		H	2006 to 2009 Credit Card Debt				Unknown
Account No: 2755  Creditor # : 3  Bank of America P O Box 15026  Wilmington DE 19850-5026		H	2006 to 2009 Credit Card Debt				Unknown
3 continuation sheets attached	<b>\</b>	<u>.</u>		Sub	tota Tota	,	\$ 20,331.36

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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B6F (Official Form 6F) (12/07) - Cont.

In re_Nadine A Stuhr	,	Case No.

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor		Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint	Contingent	Unliquidated	Disputed	Amount of Claim
Assessed New 2005			Community				77 l
Account No: 7935  Creditor # : 4  Bank of America P O Box 15026  Wilmington DE 19850-5026		H	2006 to 2009 Credit Card Debt				Unknown
Account No: 2361			2006 to 2007				\$ 23,891.92
Creditor # : 5 Bank of America P O Box 15026 Wilmington DE 19850-5026			Credit Card Debt				
Account No: 7336			2007				\$ 7,001.00
Creditor # : 6 BMW Financial Services P O Box 3608 Dublin OH 43016			Repossessed Vehicle BMW, Z-4				* ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Account No: 5515		Н	2006 to 2009				Unknown
Creditor # : 7 Capital One Central Customer Asst Team P O Box 3180 Pittsburgh PA 15230-3180			Credit Card Debt				
Account No: 7128		Н	2006 to 2009				Unknown
Creditor # : 8 Capital One Central Customer Asst Team P O Box 3180 Pittsburgh PA 15230-3180			Credit Card Debt				
Account No: 9048			2006 to 2007				\$ 9,700.71
Creditor # : 9 Chase Attn Bankruptcy Dept P O Box 15298 Wilmington DE 19850			Credit Card Debt				
Sheet No. 1 of 3 continuation sheets a Creditors Holding Unsecured Nonpriority Claims	ittached t	o Sc	Chedule of  (Use only on last page of the completed Schedule F. Report also on Summ and, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	Tot	al \$	\$ 40,593.63

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In re_Nadine A Stuhr	, Case No.	
Debtor(s)		(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor		Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife	Contingent	Unliquidated	Disputed	Amount of Claim
		-	loint Community	0	7		
Account No: 9728		H	2006 to 2009				Unknown
Creditor # : 10 Chase Attn Bankruptcy Dept P O Box 15298 Wilmington DE 19850			Credit Card Debt				
Account No: 5282			2008 to 01/2009				\$ 4,901.91
Creditor # : 11 Citi Cards P O Box 6000 The Lakes NV 89163-6000			Credit Card Debt				
Account No: 6979		H	2006 to 2009				Unknown
Creditor # : 12 CitiBusiness Card P O Box 441810 Jacksonville FL 32231-4180			Credit Card Debt				0.121.13.
Account No: 3041		H	2006 to 2009				Unknown
Creditor # : 13 Discover Card Attn Bankruptcy Dept P O Box 3025 New Albany OH 43054			Credit Card Debt				
Account No: 4768			2008				\$ 108.84
Creditor # : 14 GE Money Bank Attn Bankruptcy Dept P O Box 103104 Roswell GA 30076			Credit Card Debt Dick's Sporting Goods				
Account No: 4458		H	2006 to 2009				Unknown
Creditor # : 15 Great Indoors P O Box 6282 Sioux Falls SD 57117-6282			Credit Card Debt				
Sheet No. 2 of 3 continuation sheets a Creditors Holding Unsecured Nonpriority Claims	ttached t	o So	chedule of  (Use only on last page of the completed Schedule F. Report also on Suand, if applicable, on the Statistical Summary of Certain Liabilitie	ımmary of S	Fota ched	al \$ ules	\$ 5,010.75

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In re_Nadine A Stuhr	,	Case No.	
Debtor(s)			(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	_		and Consideration for Claim.		þe		
	Co-Debtor		If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	pa	
And Account Number (See instructions above.)	Ģ	H	Husband Wife	ntin	lign	Disputed	
(See Instructions above.)	0	J	Joint	ပိ	S	Dis	
Account No: 23-5		C	Community   2006 to 2009				Unknown
Creditor # : 16			Line of Credit				
HFC 4747 N Harlem Ave Harwood Heights IL 60706							
Account No: 3232		H	2006 to 2009				Unknown
Creditor # : 17 Juniper Visa Card Services P O Box 13337 Philadelphia PA 19101-3337			Credit Card Debt				
Account No: 6284		H	2006 to 2009				Unknown
Creditor # : 18 National City Bank Attn Bankruptcy Dept 6750 Miller Road Brecksville OH 44141			Credit Card Debt				
Account No: 5110	X	J	07/2009				\$ 41,739.18
Creditor # : 19 Toyota Motor Credit Co P O Box 22202			Repossessed Vehicle 2005 Lexus				
Owings Mills MD 21117-1397							
Account No: 7512		H	2006 to 2009				Unknown
Creditor # : 20 Wells Fargo 1750 E Golf Road Ste 395 Schaumburg IL 60173-5090			Credit Card Debt				
Account No:							
Sheet No. 3 of 3 continuation sheets a	ttached t	to So	chedule of	Sub	tota	ıl \$	\$ 41,739.18
Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Report also on Summa and, if applicable, on the Statistical Summary of Certain Liabilities an	ary of S		lules	\$ 107,674.92

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In re Nadine A Stuhr	/ Debtor	Case No.	
		•	(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Other Parties to Lease	State whether Lease is for Nonresidential Real Property.

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n re <b>Nadine A Stuhr</b>	/ Debtor	Case No.	
		<del>-</del>	(if known)

### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor				
George J Welykyj	Chase Home Finance LLC				
1812 N 73rd Ave	P O Box 24696				
Elmwood Park IL 60707	Columbus OH 43224-0696				
	Toyota Motor Credit Co				
	P O Box 22202				
	Owings Mills MD 21117-1397				

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In re Nadine A Stuhr	, Case No
Debtor(s)	(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

form may differ from the cur	rent monthly income calculated on Form 22A, 22B, or 22C.				
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP(S):		AGE(S):		
Separated					
EMPLOYMENT:	DEBTOR		SPO	USE	
Occupation	Principal Analyst				
Name of Employer	Argonaut Insurance Company				
How Long Employed	9 years				
Address of Employer	225 W Washington Street				
Addicas of Employer	6th Floor				
	Chicago IL 60606				
·	ge or projected monthly income at time case filed)	<b>c</b>	DEBTOR	_	POUSE
Monthly gross wages, sala     Estimate monthly overtime	ry, and commissions (Prorate if not paid monthly)	\$ \$	8,366.67 0.00	<u> </u>	0.00 0.00
3. SUBTOTAL		\$	8,366.67	т	0.00
4. LESS PAYROLL DEDUCT	IONS	7	,	<u> </u>	
a. Payroll taxes and socia	al security	\$	2,202.55	\$	0.00
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>		\$ \$ \$	605.06 0.00	\$ ¢	0.00 0.00
d. Other (Specify): 40	1K Plan	φ \$	836.66	\$ \$	0.00
	1K Loan Repayment	\$ \$	833.67	\$	0.00
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	4,477.94	\$	0.00
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	3,888.73	\$	0.00
7. Regular income from opera	ation of business or profession or farm (attach detailed statement)	\$	0.00	\$	0.00
8. Income from real property		\$	0.00	7	0.00
Interest and dividends     Alimony maintenance or	support payments payable to the debtor for the debtor's use or that	\$\$\$\$	0.00 0.00	7	0.00
of dependents listed above.	oupport paymone payazio to the desice for the desice of alle	*		*	
11. Social security or governr	nent assistance	<b>c</b>	0.00	φ	0.00
(Specify): 12. Pension or retirement inc	ome	\$ \$	0.00 0.00		0.00 0.00
13. Other monthly income		*		*	
(Specify):		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY IN	COME (Add amounts shown on lines 6 and 14)	\$	3,888.73	\$	0.00
16. COMBINED AVERAGE M	IONTHLY INCOME: (Combine column totals		\$	3,888.73	3
from line 15; if there is only	y one debtor repeat total reported on line 15)	(Report	also on Summary of So	chedules and, i	f applicable, on
		Statisti	ical Summary of Certain	Liabilities and	Related Data)
17 Describe any increase	or decrease in income reasonably anticipated to occur within the year	following the filing	a of this document:		
17. Describe arry increase	or decrease in income reasonably anticipated to occur within the year	Tollowing the filling	g of this document.		

In re Nadine A Stuhr	, Case No.
Debtor(s)	(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	3,331.68
a. Are real estate taxes included? Yes 🛛 No 🗌		
b. Is property insurance included? Yes 🛛 No 🗌		
2. Utilities: a. Electricity and heating fuel	\$	165.00
b. Water and sewer	\$	0.00
c. Telephone d. Other <b>Cell Phone</b>	\$	32.00
	\$	70.00
	\$	41.00
Line 2 Continuation Page Total (see continuation page for itemization)	\$	32.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	510.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	230.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	200.00
10. Charitable contributions	\$	25.00
11. Insurance (not deducted from wages or included in home mortgage payments)	ľ	
a. Homeowner's or renter's	\$	9.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	96.28
e. Other	\$	0.00
Other	\$	0.00
Ollici	<b>"</b>	
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		400.00
a. Auto	\\$	489.29
b. Other:	\$	0.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other: Personal Care	\$	95.00
Other:	\$	0.00
		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	5,501.25
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
3. · · · · · · · · · · · · · · · · · · ·		
20 STATEMENT OF MONTHLY VIET INCOME		
20. STATEMENT OF MONTHLY NET INCOME	· ·	3,888.73
a. Average monthly income from Line 16 of Schedule I	\$	5,501.25
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$ \$	(1,612.52)
c. wortuny net income (a. illinus p.)	φ	(1,012.52)

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In re Nadine A Stuhr			<u>,</u> Case	No.
Debto	r(s)			

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

(Continuation page)

2. (continuation) OTHER UTILITIES		
Internet	.\$	32.00
Line 2 Continuation Page Total (seen as line item "2" on Schedule J)	\$	32.00

## **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re <b>Nadine A Stuhr</b>	Case No.
	Chapter 7
	/ Debtor

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 362,083.00		
B-Personal Property	Yes	3	\$ 78,535.54		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 406,447.64	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 107,674.92	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 3,888.73
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 5,501.25
тот	AL	16	\$ 440,618.54	\$ 514,122.56	

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re <b>Nadine A Stuhr</b>	Case No. Chapter 7	
	/ Debtor	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

### State the following:

Average Income (from Schedule I, Line 16)	\$ 3,888.73
Average Expenses (from Schedule J, Line 18)	\$ 5,501.25
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 8,366.67

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 31,364.64
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 107,674.92
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 139,039.56

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In re Nadine A Stuhr	Case No.
Debtor	(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR					
	re under penalty of perjury that I have read the foregoing summary and schedules, consist to the best of my knowledge, information and belief.	sting of sheets, and that they are true and			
Date:	8/10/2009 Signature /s/ Nadine A Stuhr Nadine A Stuhr	nr			
	[If joint case, both spouses must	sign.]			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# Document Page 25 of 33 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Nadine A Stuhr Case No.

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$62,500.00 01/2009 to 07/2009

Last Year: \$110,250.75 2008 Year before: \$105,181.04 2007

### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$0.00

Last Year: \$23,561.76 2008: Withdrew retirement fund from Hanover Insurance Co.

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AMOUNT SOURCE

\$6,354.49 2008: Withdrew Roth IRA from American Century Investments

Year before: \$67,175.00 2007: Withdrew IRA from American Century Investments

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF		AMOUNT	
PAYMENTS	AMOUNT PAID	STILL OWING	
05/2009	489.29	\$19,079.33	
06/2009	489.29		
07/2009	489.29		
07/2009	\$1,731.68	\$387,368.31	
	PAYMENTS 05/2009 06/2009 07/2009	PAYMENTS AMOUNT PAID  05/2009 489.29  06/2009 489.29  07/2009 489.29	

Address: P O Box 24696 Columbus, OH 43224-0696

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

American Express Centurion Bank Collection

Divorce

Circuit Court of Cook County,

Pending

v. Stuhr, Nadine

Nadine Stuhr

Case No. 09M2001949

Illinois, Municipal Dept, 2nd District

Circuit Court of Cook County, Illinois Pending

George J. Welykyj Case No. 09 D 00193

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None	
$\boxtimes$	

F

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

REPOSSESSION FORECLOSURE SALE,

NAME AND ADDRESS FOR CREDITOR OR SELLER TO

TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Name: Toyota Motor Credit Co

Address: P O Box 22202

Owings Mills, MD 21117-1397

07/2009 Description: 2005 Lexus RX330

Value: \$41,739.18

Name: BMW Financial Services

Address: P O Box 3608

Dublin, OH 43016

03/2009 Description: 2004 BMW Z-4

Value: Sold at auction leaving

balance due of \$7,001.00

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

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DATE OF PAYMENT, AMOUNT OF MONEY OR

NAME AND ADDRESS OF PAYEE NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Richard D. Grossman

Address:

225 West Wacker Drive

20th Floor

Chicago, IL 60606

Date of Payment: 07/2009

Payor: Nadine A Stuhr

\$2,500.00 plus filing fee

### 10. Other transfers

None  $\boxtimes$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None X

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

### 11. Closed financial accounts

None 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Institution: Bank of America Address: P O Box 25118,

Tampa, FL 33622

Account Type and No .:

Checking Acct No. 9590 Final Balance: \$488.04 01/05/2009

01/06/2009

Institution: TCF Bank Address: 800 N Harlem Ave,

River Forest, IL 60707

Savings Acct No 2253 Final Balance: \$322.84 Checking Acct No 7673

Final Balance: \$1,002.92 01/06/2009

Checking Acct No 2181

Final Balance: \$15.73 02/16/2009

Institution: Hanover Retirement Network

Address: P O Box 770001, Cincinnati, OH 45673

Account Type and No .: Retirement Fund No. 4895

Final Balance: \$15,315.14

10/10/2008

### 12. Safe deposit boxes

None 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

Institution: Corus Bank Address: P O Box 87144 Name: Nadine Stuhr (Debtor at Debtor's address) and George Welykyj, 1812 N 73rd Ave, Elmwood Park, IL 60707 Important Papers 01/06/2009

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

Debtor: Nadine Stuhr Address: 1812 N 73rd Ave, Elmwood Park, IL 60707 Name(s): Nadine Stuhr

2005 to 01/06/2009

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

		Document Page 30 of 33			
None	b. List the name and address of e governmental unit to which the notice v	every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the was sent and the date of the notice.			
None		oceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. governmental unit that is or was a party to the proceeding, and the docket number.			
	18. Nature, location and nar	ne of business			
None	a. If the debtor is an individual, list businesses in which the debtor was employed in a trade, profession, or or	t the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the voting or equity securities within six years immediately preceding the commencement of this case			
	·	o, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the			
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.				
None	b. Identify any business listed in respo	nse to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.			
[If com	oleted by an individual or individual a	nd spouse]			
	e under penalty of perjury that I have e true and correct.	read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that			
Ī	Date 08/10/2009	Signature /s/ Nadine A Stuhr			
		of Debtor			
	Date	Signature			
'		of Joint Debtor			
		(if any)			

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre <b>Nadine A Stuhr</b>	Case No. Chapter 7		
	/ Debtor		

## **CHAPTER 7 STATEMENT OF INTENTION**

Part A - Debts Secured by property of the estate. (Part A must be com additional pages if necessary.)	pleted for EACH debt which is secured by property of the estate. Attach		
Property No. 1			
Creditor's Name :	Describe Property Securing Debt :		
Chase Home Finance LLC	Marital Residence		
Property will be (check one):			
Surrendered Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) :			
☐ Claimed as exempt ☐ Not claimed as exempt			
Property No. 2			
Creditor's Name :	Describe Property Securing Debt :		
American Honda Finance Corp	2006 Honda CRV		
Property will be (check one) :			
☐ Surrendered ☐ Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) :			
☐ Not claimed as exempt			

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Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No.		
Lessor's Name: None	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365 (p)(2):
		☐ Yes ☐ No
I declare under penalty of perjury personal property subject to an u	Signature of Debtor(s) that the above indicates my intention as to any property of my inexpired lease.	estate securing a debt and/or
Date: <u>08/10/2009</u>	Debtor: /s/ Nadine A Stuhr	
Date:	Joint Debtor:	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re <b>Nadine A Stuhr</b>				Case No. Chapter 7		
					/ Debtor	
	Attorney for Debtor:	Richard D.	Grossman		<u></u>	

## STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 08/10/2009 Respectfully submitted,

X/s/ Richard D. Grossman

Attorney for Petitioner: Richard D. Grossman

Law Offices Richard D. Grossman 225 West Wacker Drive 20th Floor

Chicago IL 60606 312-750-9308